

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 13-32715 – KAC

Donna Louise Streier
466 Kansas
Winona, MN 55987

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0471

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

Donna Louise Streier is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/19/13

Katherine A. Constantine
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on September 19, 2013 Lori Vosejpka Clerk, United States Bankruptcy Court By: barbie Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Minnesota

In re:
 Donna Louise Streier
 Debtor

Case No. 13-32715-KAC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-3

User: barbie
 Form ID: mnbds7

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Sep 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2013.

db	+Donna Louise Streier, 466 Kansas, Winona, MN 55987-3832
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60348121	+DEUTSCHE NATIONAL BANK NA, 60 WALL ST, NEW YORK NY 10005-2858
60348123	+J AND J RUBBISH REMOVAL, 929 E 5TH ST, WINONA MN 55987-4611
60348122	XCEL ENERGY, PO BOX 9477, MINNEAPOLIS MN 55484-9477

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+EDI: MINNDEPREV.COM Sep 19 2013 22:03:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Sep 19 2013 22:24:40 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60348120	+EDI: CHASE.COM Sep 19 2013 22:03:00 JP MORGAN CHASE BANK, 270 PARK AVE, NEW YORK NY 10017-2070
60399016	EDI: NEXTEL.COM Sep 19 2013 22:03:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
60348122	EDI: XCELENERGY.COM Sep 19 2013 22:03:00 XCEL ENERGY, PO BOX 9477, MINNEAPOLIS MN 55484-9477

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2013 at the address(es) listed below:

Michael S. Dietz	mdietz@dunlaplaw.com, mn06@ecfcbis.com; gla@dunlaplaw.com
Michael S. Dietz	on behalf of Trustee Michael S. Dietz mdietz@dunlaplaw.com,
	mn06@ecfcbis.com; gla@dunlaplaw.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3